

From: [REDACTED]
To: [DFPI Regulations](#)
Subject: PRO 0517
Date: Friday, July 18, 2025 2:34:43 PM

Hi.

The only state I deal with that has a regulatory burden comparable to CA is NY.

Like many other businesses, I have more than once found myself considering surrendering my CA registration simply because it is so onerous and frustrating to keep up with regulations that do an excellent job of providing optics for the CA state government, but have next to zero effect in improving things for consumers while adding unnecessary burdens to business.

In my opinion, California should follow the lead of more business friendly states and be thinking about reducing regulations rather than adding to them. You might look at why companies keep fleeing CA for Tennessee, Texas, Florida, Nevada, and so on.

You are getting near to a point where what you are really doing is protecting consumers from jobs, because companies keep leaving.

Regards,

Dak

--

Did you know?

* *Investors that work with Advisors see 15% more Retirement Income - Journal of Retirement*

* *Vanguard study shows investors that work with Advisors see 3% more per year on average return - Quantifying Alpha*

Want to Talk? [Click HERE to schedule a time](#)



ACI Wealth Advisors

Investments * Retirement Planning * Guaranteed Income * Asset Protection

Expect a Difference.

Dak Hartsock

 toll free

fax


www.aciwealth.com

CAUTION: electronic mail sent through the Internet is not secure and could be intercepted by a third party. For your protection avoid sending sensitive information such as account, Social Security, or card numbers to us and avoid sending identifying information to others. Further, do not send time-sensitive, action-oriented messages such as transaction orders, fund transfer instructions or check stop payments, as we do not to accept such items electronically. This message w/attachments (message) may be privileged, confidential or proprietary, and if you are not an intended recipient, please notify the sender, do not use or share it and delete it. The information contained in this e-mail was obtained from sources believed to be reliable; however, the accuracy or completeness of this information is not guaranteed. Unless specifically indicated, this message is not an offer to sell or a solicitation of any investment products or other financial product or service, an official confirmation of any transaction, or an official statement of ACI Wealth Advisors, LLC. Subject to applicable law, ACI Wealth Advisors, LLC may monitor, review and retain e-communications (EC) traveling through its networks/systems. This message cannot be guaranteed to be secure or error-free. Investing in securities carries risk of loss and/or principal. This electronic communication is not a solicitation of business or an offering of investment advice. ACI Wealth Advisors, LLC is a Texas Registered Investment Advisor with additional state registration in Florida and California. ACI Wealth Advisors, LLC only does business in states where it is registered, or where it is exempted or has an exception to registration requirements as provided for by applicable law. Securities and Insurance Products: * Are Not FDIC Insured * Are Not Bank Guaranteed * May Lose Value * Are Not a Bank Deposit * Are Not Insured by Any Federal Government Agency.